

SECURITY BUSINESS BANCORP

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3637863	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$197	\$225	14.2%		
Loans	\$164	\$173	5.3%		
Construction & development	\$9	\$6	-29.5%		
Closed-end 1-4 family residential	\$10	\$14	35.2%		
Home equity	\$13	\$13	-3.7%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	21.7%		
Commercial & Industrial	\$30	\$25	-17.8%		
Commercial real estate	\$96	\$102	6.5%		
Unused commitments	\$44	\$47	7.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$13	\$13	4.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$10	989.2%		
Cash & balances due	\$3	\$21	565.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$170	\$199	17.1%		
Deposits	\$155	\$185	19.3%		
Total other borrowings	\$13	\$13	-4.9%		
FHLB advances	\$8	\$8	0.0%		
Equity					
Equity capital at quarter end	\$27	\$25	-4.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.5%	10.8%	--		
Tier 1 risk based capital ratio	14.3%	13.6%	--		
Total risk based capital ratio	15.6%	14.8%	--		
Return on equity ¹	-2.1%	-7.9%	--		
Return on assets ¹	-0.3%	-0.9%	--		
Net interest margin ¹	4.3%	4.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	52.9%	44.8%	--		
Loss provision to net charge-offs (qtr)	89.6%	127.4%	--		
Net charge-offs to average loans and leases ¹	1.5%	2.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	13.1%	0.0%	1.4%	0.0%	--
Closed-end 1-4 family residential	0.7%	0.0%	0.8%	2.6%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	16.5%	0.0%	2.0%	0.0%	--
Commercial & Industrial	3.3%	0.0%	0.6%	0.1%	--
Commercial real estate	2.3%	7.3%	0.2%	0.8%	--
Total loans	2.9%	4.3%	0.4%	0.7%	--